# 6 Developing Your Spending Plan

#### **Debt-to-Income Ratio**

A useful tool in determining your financial stress level. Do the math and consider where you are before taking on further debt.

Total  INSTALLMENT CREDIT (Include charge accounts, car payments, advoverpay, etc. Do not include rent, mortgage, utilities, or insurance payments.)	, state taxes
<ol> <li>INSTALLMENT CREDIT (Include charge accounts, car payments, advoverpay, etc. Do not include rent, mortgage,</li> </ol>	
	ance pay,
Creditor Monthly Payment	
A \$	
В \$	
C \$	
D \$	
E \$	
F \$	
G \$	
Н \$	
2	al
3. Divide line 2 by line 1, multiply by 100	
(2) ÷(1) x 100 =	

#### PERCENT STATUS

Less than 15% Some additional credit may be used with caution. \*
15% - 20% Fully extended
21% - 30% Overextended

Greater than 30% Seriously overextended. Seek help!

\*Will the additional monthly payment put you over 20%?

Large families may have a difficult time with 16% or more.

	DATE
Name	Age
Pay Grade	Yrs. in Svc
Spouse's Name	Age
•	
STA	TEMENT OF NET WORTH
ASSETS (What you OWN)	LIABILITIES (What you OWE)
CASH/SAVINGS	SHORT-TERM DEBT
Cash on hand \$	Credit card balances \$
	Consumer loans \$
	Personal loans \$
Certificates of Deposit \$	Auto loans \$
78	Other (friends, relatives, etc.) \$
LIFE INSURANCE	,
Cash value only \$	LONG-TERM DEBT (balance due)
	Home mortgage \$ Other \$
INVESTMENTS	
	(rental property, student
	loans, etc.)
Bonds \$	
	TOTAL LIABILITIES \$
[발문] (1986) 2020년(1984) 부모(1986) 122 - 122 (1986) 122	
Other \$	
DEDCOMM DROBERTY (C: )	YOUR NET WORTH
PERSONAL PROPERTY (fair market Home \$	
	TOTAL ASSETS \$
	(minus)
(furniture, jewelry, etc.)	TOTAL LIABILITIES \$
TOTAL ASSETS \$	NETWORTH
	NET WORTH \$

IVI	ONTHLY I	NCOME	
	ACTUAL	PROJECTED	REMARKS
ENTITLEMENTS	F1262-1916-72		
* Base Pay (O/E - , yrs.)			
Basic Allowance for Subsistence (BAS)	CONTRACTOR OF THE	THE RESERVE TO SERVE	
Basic Allowance for Housing (BAH)	A COLUMN TWO IS NOT THE OWNER.		SCORE STREET
Family Separation Allowance (FSA)	HELTE HOLD	STEEDY SECTION AND A	CONTROL NO DEPARTMENT
★ Sea Pay		Marie Property Colors	
* Submarine Pay	15214 1180 0	STATE OF PARTY	BY THE CORE OF PARTY AND ADDRESS OF THE PARTY
★ Flight Pay/Diving Pay	and the same of th	S STATE OF THE STA	
* Other Pay	S EXPERIENCES THE PARTY.	ROTH CHEST STATE	
* Other Pay			NAME AND ADDRESS OF THE OWNER, WHEN PARTY OF T
TOTAL ENTITLEMENTS Gross Pay (A)	HOROTER HERE		THE STREET STATE OF THE STATE OF
* Taxable pay ( )	CALIFORNIA DE L'ANNO	C COMMON DESCRIPTION OF THE PARTY OF	COMMENTS IN FRANCISCO PROPERTY
DEDUCTIONS:	ACCRECATE VALUE	Charles of the	AND DESCRIPTION OF THE PARTY.
Federal Taxes (M/S)			
FICA - Soc Security	New York Street		
FICA - Medicare			
SGLI for \$	Design of the last	<b>自然的性的 到底</b>	
State Tax	CONTRACTOR OF THE PERSON NAMED IN		Manager and the second second
AFRH	and the same	PERSONAL PROPERTY.	CONTRACTOR OF THE PROPERTY OF THE PARTY OF T
▲ Dental			
Advance pay (Ends )	A DESCRIPTION OF THE PERSON NAMED IN	Statement Cont	
▲ Overpayment (Ends )			
ALLOTMENT [Ends ]	AND DESCRIPTION	Bellin Control Bellin	THE CONTRACTOR OF THE CONTRACT
ALLOTMENT (Ends )	-		Marie
ALLOTMENT (Ends )			を開発を開発を開発を含む
ALLOTMENT (Ends )			
ALLOTMENT (Ends )	PER SON		SE RITHER DE LA CONTRE LA
ALLOTMENT (Ends )			
TOTAL DEDUCTIONS (B)	HIS GUILLE		
Service Member's Take Home Pay (A - B)			The second secon
Service Member's Other Earnings	NEW COLUMNS		<b>从市公司和</b> 中国的日本公司
Spouse's Earnings (less taxes)			
SGU			RESERVED TO THE ROLL OF THE PARTY OF THE PAR
Dental			
Advance Pay	de line of the last	A STATE OF THE STA	(A) 10 (A)
Overpayment			
ALLOTMENT (Ends )	The state of the s	THE PERSON NAMED IN	20 和E 20 E HE ME TO BE EXTEN
ALLOTMENT (Ends )		- COLUMN 1997	
ALLOTMENT (Ends )		BENEFIT BUT	S AND RESIDENCE TO SOLVE
ALLOTMENT (Ends )			
ALLOTMENT (Ends )	Maria Maria	HOLENING SALE	<b>网络阿拉拉斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯斯</b>
ALLOTMENT (Ends )			
Savings/Investment Income	TO THE OWNER OF THE		SECRETARION SERVICES
Child Support/Alimony Received			
Other	Copy Copy Copy	AND MEDICAL RES	STATE OF THE STATE
TOTAL NET MONTHLY INCOME			

 <sup>★</sup> NOTE: PAY Entitlements are Toxoble. ALLOWANCE Entitlements are Non-Toxoble.
 ▲ NOTE: Add these amounts back in the lower section, and deduct in appropriate category on Living Expense or Indebtedness pages.

SAVINGS		ACTUAL		PROJE	CTED		REMARKS
SAVINGS	Emergency Fund		1		COLUMN TWO IS NOT THE OWNER.	COLUMN TOWN	
SAVINGS	Reserve Fund	SELECTION OF	5.0100	0.3111000000000000000000000000000000000			
	"Goal Getter" Fund	STATE OF THE PARTY		2017/2017	STATE OF THE PARTY.	E. Hills I like	THE RESIDENCE OF THE PARTY OF T
	Investments					The second second	COLUMN TO SERVICE OF THE PARTY
TOTAL MONTHLY				1 2 2		15 15	COUNTY OF THE OWN
	The second secon		1355			EXPERIMENTS.	
	EXPENSES	ESTIMATED/A	CTUAL	PROJE	CTED		
HOUSING	Rent/Mortgage Payment	District Chall	I LOUIS	10 H 10 KH			PERMIT BUSINESS
	Taxes	RESERVED BY THE		1 1 1 1 1 1 1 1 1	THE SHARE		CONTRACTOR OF THE PARTY
	Repairs	SALES OF THE		SELECTION OF STREET	SUR SURE	THE SEC	THE RESERVE OF THE PERSON NAMED IN
FOOD	Groceries						
	Lunches				_		
**************************************	Other						and the same of the same of
UTILITIES	Electricity				THE REST	SHIP STATE	
	Gas/Oil		1000	action in the second		TO THE REAL PROPERTY.	SERVICE CONTRACTOR
	Water/Sewage				HE BUILDING	THE REAL PROPERTY.	LANCES TO LANCE TO
	Garbage Removal	SECTION OF	RESTREE .	133 W. W.	TA CENS	WHEN THE REAL PROPERTY.	A CONTRACTOR OF A
	Telephone	SOUTH BEING	STATE OF	Total Control	YID REID	No. in construction of the	STREET, SOUTH
TRANSPORTATION	Gas/Oil						
	Bus						
NSURANCE	Car Pool	1					
	Repairs						
	Other						
NSURANCE	Auto		S DESIGNATION OF	100 No. 100 No	BIR CHER	ENGELS.	
	Life		24,033.0	STATE OF THE PARTY.	MARIE BARRIES	NO. OF THE PERSON	
	Health	STOREST BY	Shifting	10000000	STATE OF THE PARTY.		
	Other	CHECKET HE IS	Ball Street		Marie Resident	CHINESTEE .	THE RESIDENCE OF THE PARTY OF T
CLOTHES	Laundry/Dry Cleaning				$\neg$		
	Clathing Purchased Yearly + 12						
	Other						
HEALTH	Prescription Drugs	137.00	N 1515			GENERAL TRANSPORT	SHEET SHEET
	Doctor and Hospital Visits	HELLIGE WHEN SHE	R BUILDS	STREET	0.000	HEAT OF	
MANAGER STATE	Dentist	SEE 13 10 10			EII SEUS	BOTTO PER COL	CENTRAL PROPERTY.
EDUCATION	Tuition						
	Books						
	Fees				- 10 - 3		
	Other						
CONTRIBUTIONS	Club Dues	SERVICE STREET			HAM SHOW	CHESTER	THE REAL PROPERTY.
	Church	ESSESSION DES			HER RESER	THE CHARLE	
22.2-2.1.2-2.2-2-2-2-2-2-2-2-2-2-2-2-2-2	Charity	STEEL STATE	S SECTION	2011/09/07		5年間で見る	Section of the Party of the Par
SUBSCRIPTIONS	Newspopers/Mogozines						
SUBSCRIPTIONS	Computer/Internet						
	CDs/Books						
Ne-200-01-02	Cable TV	à company a company					STATE OF STREET
PERSONAL	Beauty Shop	AND THE RESERVE OF THE PARTY OF		Maria Lavor	STATE STATE OF	WANTED THE	
PERSONAL	Barber Shop	PERMITTED IN	D POLL		RES SERBOIT	1000	
	Cigarettes	STATE OF THE PARTY AND ADDRESS OF THE PARTY AN	E CUTIES	28 21	LOS AUGUS	-4 -2000	
	Sodo	AND RESIDENCE		118		CHELING!	SELECTION OF THE PARTY OF
	Liquor/Beer	SECTION AND ADDRESS.			2000 5000		
	Other	BRADO CHILLIA	A REPORT	<b>MERCHAN</b>	DESCRIPTION OF SHARE	SURFERING	HS ESSENIA ESSENIA
ENTERTAINMENT	Dinner						
	Movies						
	Hobbies						
	Sports						
	Other						
DEPENDENT CARE	Child Care	STATE OF REAL PROPERTY.	10000	CONTRACTOR	all lines		March St. St.
	Child Support		SE GIE	THE PERSON	Beer Street	Contract Contract	THE COURSE IN CO.
	Alimony	COLUMN THE RESIDENCE	10000	THE PERSON	NEED DECEMBER	3000000	
	Allowances	SUPERIOR STATE	COLUMN TO SERVICE STATE OF THE PERSON NAMED IN COLUMN TO SERVICE STATE OF THE PERSON NAMED STATE OF THE PERSON NAMED STATE OF THE PERSON NAMED STATE OF THE PERSON NAM			530 (311 (101))	
MISCELLANEOUS	Pet Care	-		-	-		
JCEEDAREOUS	Other				_		
	Services .		1				
	Other						

			INDEBT	EDNESS					
call the creditors of Please bring the coat	and get the infe	ormation ne	eded. All debts	s must be listed	d, includi				
CREDITOR	ADDRESS	/PHONE	PURPOSE	MINIMUM MONTHLY PAYMENT	BALAN		ECTED MENT	REMARKS (Priority)	APR
	/								
(Acct. No.)							_		
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
[Acct. No.]									
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
(Acct. No.)									
DEBT-TO-INCOME RATI				TOTAL	TOTA	L TO	TAL		AVG.
	IF A	DDITIONAL S	PACE IS NEEDED	, PLEASE ATTAC	H AN EXT	RA SHEET.			
	ESTIMATED	ACTUAL	PROJECTED			ESTIMATED	ACTU	AL PROJ	JECTED
TOTAL NET MONTHLY INCOME (Page 2)	\$			AMOUNT LEFT TO PAY DEBTS CARRIED FORW	/ARD				
TOTAL MONTHLY SAVINGS (Page 3)	5			MONTHLY DEBT					
TOTAL MONTHLY LIVING EXPENSES (Page 3)	\$			(Page 4)					
AMOUNT LEFT TO PAY DEBTS (Carry forward to next column)	•			SURPLUS (+) or DEFICIT (-)					

					SE		SPENDING PLAIN	Y								
	MONTH	segri.		Г	MONTH				MONTH				MONTH			
TOTAL MONTHLY NET INCOME (Page 2)									s							
TAKE HOME BY PAYDAY	12.2		15th \$		1st S		15th \$		12.0		15th \$		¥ 54		15th	
	d.	٠.	۵	٧	۵	A	4	٧	۵.	A	۵	٧	۵	4	•	4
Savings															Ty.	
Housing																
Food																
Utilities (Telephone																
Transportation		2 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1											200	STORES.		
Insurance (Auto)						100										
Clothes																
Health																
Education														Elisteria.	THE REAL PROPERTY.	STATE OF STA
Contributions																
Subscriptions				100												
Personal										- 89	8					
Entertainment																
Dependent Care										2						
Miscellaneous				100							The state of	100				
Creditors (list individually):																
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					Ī											
					T											
																L

J	PROPOSED OPTIC (Project item and amou		
Decrease Living Expenses	Increase Income	Decre	ase Indebtedness
	REFERRALS		
1.	4.		
2.	5.		
3.	6.		
S.  Use the space below to list financial goal- loans, or if you have run up the balances pay off these debts. Try planning for the r	on your credit/bank/depart	If you currently owe mo ment store cards, your	
Goal	Cost -: (How much you need to save)	Date Wanted (Number of months from now)	= Monthly Savings to Reach Goal
1,			
2.			
3.			
4.			

Keep Track of Your Daily Expenses for Two Weeks!

Keep a record of how you spend your money for the next two weeks. The secret is to record it when you spend it. Try putting a small yellow "stickie" in your wallet or purse. When you go for your money, you see "yellow" caution! At the end of the day, transfer the recorded amounts, or just place the stickie in the appropriate block below. Be sure to include bills paid, along with sodas, mess dues, etc.

AKE HO	ME PAY FOR	TWO WEE	KS		Da	tes	
DATE:	Amount	DATE:	Amount	DATE:	Amount	DATE:	Amount
DATE:	Amount	DATE:	Amount	DATE:	Amount	DATE:	Amount
DATE:	Amount	DATE:	Amount	DATE:	Amount	DATE:	Amount
DATE:	Amount	DATE:	Amount	DATE:	Amount	Take Home Pay Amount Spent Balance	-\$

Monthly Income			
Take Home Pay	\$		
Other Income	s		
Other Income	s		
Total Income	s		
Monthly Expense	s		
Fixed Expenses			
Savings and Investments	\$		
House/Rent Payments	\$		
Car and Transportation	\$		
Other Debt Payment	\$		
Food	\$		
Utilities	\$		
Child Care	\$		
Retirement Plan	\$		
Donations to Causes	\$		
Other	\$		10
Other	\$		
Other	\$		
Subtotal	\$		
Variable Expenses			
Tax Payments	\$		
Insurance Payments	\$		
Household Repairs	\$		
Auto Repairs	\$		
Medical Expenses	\$		
Clothing	\$		
Education	\$	Total Monthly Expenses	S
Travel	\$	(added Fixed and Variable)	
Goals	\$	Contraction and America	
Other	\$	Total Discretionary Dollars	S
Other	\$		
Other	\$	(Total Income minus Total Monthly I	expenses)
Subtotal	\$		